

MAY WORK AGAINST HIM.

Insurance Circles Much Exercised Over Magill's Action.

THE OFFICIAL NOTICE.

AGENTS MUST MAKE NO CUTS JUST AT PRESENT.

Pacific Insurance Union Has Not Ordered the Employment of the "Non-Intercourse" Clause, But the Withdrawal of the Home and Phoenix Insurance Companies Will Cause Some Interesting Times—Three Local Agencies Involved.

The resignation of Arthur E. Magill, general agent for the Home Insurance company of New York and for the Phoenix Insurance company of Hartford from the Pacific Insurance Union, has caused a great sensation in insurance circles, not alone in California, but throughout the entire Pacific coast district. Right here in Utah things are at a fever heat, for as open declaration of war on the part of either Magill or the Union means that a bitter and, in many respects, a disastrous fight will be the result. Then rates would go glimmering and for a while insurance could be secured only at a prohibitive price. These things, however, are not healthy, for notwithstanding the fact that rates always come down the cutting is never permanent and some one must make the loss good. The people of this territory are directly interested in the present arising of differences, however, and the unfolding of the plot with great eagerness.

General Manager Donnell, of the local branch of the Pacific Insurance Union, yesterday issued an official notice of the withdrawal of the Home and Phoenix, but with the notice came no instructions as to the enforcement of the "non-intercourse" clause of the union rules against the local agents of the companies.

This rule is in the nature of a boycott and prevents other union members from accepting business through the Magill companies or sharing business in the line of reinsurance with either of his companies. This does not cut the Home and Phoenix off entirely, as they can still do business directly with the insured, but in the case of large lines which are always broken up by reinsurance, the companies will be necessarily look to outside companies when they desire their risks. While technically this clause goes into effect upon the withdrawal of any company from the union, in this case there will be no such withdrawal until after three local agencies, as the Home and Phoenix have been receiving business from that quarter. With a fight on Mr. Magill's part, the result, could cut rates to suit himself, and the union members could also take a hand, as one of the rules adopted only a few months ago permits a member to cut the rate in order to secure a risk written by a non-union member. In such cases, too, the risk insured is distributed among the union members, thereby decreasing the individual risk.

In his withdrawal Mr. Magill evidently did not contemplate a rate war, as witness the following instructions and official notice received yesterday by the local agencies, and dated the day of the withdrawal:

"Our membership in the Pacific Insurance Union having terminated to-day, we take this opportunity of explaining our prospective policy, and the position we propose assuming as regards that association. To prevent misconception we wish it to be understood that as the chief object of the union is the promotion of insurance business by a sound and equitable administration, without any attempt at monopoly or the extortion of unfair rates, it has no unequal approval and will continue to have our cooperation.

"Our withdrawal from the union is joining (and for other reasons not necessary to mention), and while we deem it a prudent step for the good of our companies (as well as all concerned in insurance matters), we are a member of the Pacific Insurance Union is a well-developed and meritorious association; that its affairs have been able, and, as far as possible, impartially conducted, and although we may not have worked with complete satisfaction in some individual cases, it has certainly educated better and more uniform methods and placed life insurance through a fair amount of business, consisting of one final honest entry and the issuance of six patents, as follows:

"Final homestead entry of Hans C. Larsen, H. E. 7182, filed certificate 6190, for the northeast quarter of the northeast quarter of section 7, and the west half of the northeast quarter of section 8, township 29 south, range 4 east.

"The following homestead entry patents were received from the general land office at Washington:

H. C. 5063 to William C. Brown for the east half of the southeast quarter and the southeast quarter of the northeast quarter of section 23, township 14 south, range 1 east, containing 160 acres.

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"The Dress Rehearsal."

The "Dress Rehearsal" will be presented at the Lyceum hall (old Wagon) on Saturday afternoon at 2 p. m. and Monday and Tuesday evenings by well-known amateurs, for the benefit of the Young Ladies' Aid society. Tickets, 50 cents.

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Vestibled, electric lighted and steam heated with the finest dining, sleeping and reclining chair car service in the world via the Chicago & Omaha Short Line of the Chicago, Milwaukee & St. Paul railway. Double daily train service, with no transfer at Council Bluffs as heretofore. Apply nearest coupon ticket agent for tickets and further information, or address J. H. Keene, General Agent, Salt Lake, Utah.

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"We don't propose to reduce rates—unless forced to," he continued. "We shall simply protect ourselves and our business against the scalpers, and for that reason our companies have withdrawn from the union, so as to be free and unhampered by the rules that would tie our hands, but which do not seem to tie the hands of some other companies. Some of the foreign companies' agents claim that they have not violated the rules, but I have run across many cases where they have offered higher commissions than the rules of the union allow, and they have even gone so far as to give a rebate to the insured in order to take away our business."

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Let all the surplus bunnies, and the farmers near the hunting grounds will give profound thanks if the slaughter is extensive.

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H. C. 5056 to Marie Larsen, widow of Soren Larsen, deceased, for lots 3 and 4, of section 1, township 15 south, range 4 east, and the southeast quarter of the southwest quarter and the southwest quarter of the southeast quarter of section 23, township 15 south, range 4 east, containing 160 acres.

"The Dress Rehearsal."

The "Dress Rehearsal" will be presented at the Lyceum hall (old Wagon) on Saturday afternoon at 2 p. m. and Monday and Tuesday evenings by well-known amateurs, for the benefit of the Young Ladies' Aid society. Tickets, 50 cents.

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